

## Liquidity Coverage Ratio – Quarter December 2025

slice small finance bank (erstwhile North East Small Finance Bank) adheres to RBI regulations on the Liquidity Coverage Ratio (LCR). The LCR promotes short-term resilience of banks to potential liquidity disruptions by ensuring that they have sufficient high quality liquid assets (HQLAs) to survive an acute stress scenario lasting for 30 days.

- The following table sets out average LCR of the Bank for the quarter ended December 2025.

| Liquidity Coverage Ratio   |                            |                           |
|--|----------------------------|---------------------------|
| Liquidity Coverage Ratio   | Total Unweighted (Average) | Total Weighted (Average)  |
| <b>High Quality Liquid Assets</b>  |                            |                           |
| 1 Total High Quality Liquid Assets (HQLA)                                      |                            | <b>11,78,47,44,780.36</b> |
| <b>Cash Outflows</b>   |                            |                           |
| 2 Retail deposits and deposits from small business customers                   | <b>35,20,74,58,377.43</b>  | <b>2,45,38,12,945.00</b>  |
| (i) Stable deposits  | 21,33,86,57,854.86         | 1,06,69,32,892.74         |
| (ii) Less stable deposits  | 13,86,88,00,522.57         | 1,38,68,80,052.26         |
| <b>3 Unsecured wholesale</b>   | <b>3,39,04,59,611.56</b>   | <b>2,48,65,63,954.62</b>  |
| (i) Operational deposits (all counterparties)                                  | 0.00                       | 0.00                      |
| (ii) Non-operational deposits (all counterparties)                             | 3,39,04,59,611.56          | 2,48,65,63,954.62         |
| (iii) Unsecured debt   | 0.00                       | 0.00                      |
| <b>4 Secured wholesale funding</b>   |                            | <b>17,30,54,805.78</b>    |
| <b>5 Additional requirements,</b>  | <b>0.00</b>                | <b>0.00</b>               |
| (i) Outflows related to derivative exposures and other collateral requirements | 0.00                       | 0.00                      |
| (ii) Outflows related to loss of funding on debt products                      | 0.00                       | 0.00                      |
| (iii) Credit and liquidity facilities  | 0.00                       | 0.00                      |
| <b>6 Other contractual funding obligations</b>                                 | <b>74,37,93,541.30</b>     | <b>74,37,93,541.30</b>    |
| <b>7 Other contingent funding obligations</b>                                  | <b>15,92,94,611.78</b>     | <b>79,37,534.73</b>       |
| <b>8 Total Cash Outflows</b>   |                            | <b>5,86,51,62,781.42</b>  |
| <b>Cash Inflows</b>  |                            |                           |
| 9 Secured lending  | 0.00                       | 0.00                      |
| 10 Inflows from fully performing exposures                                     | 3,65,01,83,198.24          | 1,82,50,91,599.12         |
| 11 Other cash inflows  | 21,02,88,802.81            | 21,02,88,802.81           |
| 12 Total Cash Inflows  | 3,86,04,72,001.05          | 2,03,53,80,401.93         |
| <b>21 Total HQLA</b>   |                            | <b>11,78,47,44,780.36</b> |
| <b>22 Total Net Cash Outflows</b>  |                            | <b>3,82,97,82,379.49</b>  |
| <b>23 Liquidity Coverage Ratio (%)</b>   |                            | <b>307.7%</b>             |

- The average weighted and unweighted amounts are calculated taking simple average based on daily observation for the quarter.